

2 State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a statewide program funded under a grant from the U.S. Department of Health and Human Services' Centers for Medicare & Medicaid Services (CMS). SHIP provides free, objective and confidential assistance and information about Medicare, Medigap, Medicare Advantage plans and long-term care options.

Trained counselors are available in every county. Some SHIP counselors in each county have had additional training about planning for long-term care. Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product or policy, agent or company. SHIP counselors are not financial planners or elder law attorneys, but are available to provide general information and assistance to help you make more informed choices.

Available Services

SHIP provides information about:

- Original Medicare
- Medicare Advantage HMO plans
- Medicare Advantage PPO plans
- Medicare Supplement Insurance (Medigap)
- Medicare Secondary Payer Situations
- Medicare Coordination with other insurance
- Long-Term Care options
- Medicare Savings Programs
- Prescription Assistance Programs

SHIP provides assistance with:

- Medicare Appeals
- Completion of Medicare enrollment forms
- Medicare supplement claims processing
- Resource referrals

Program Eligibility & Cost

SHIP services are available to people with Medicare and their caregivers or representatives. SHIP services are free.



**FOR MORE INFORMATION ON THE STATE HEALTH INSURANCE ASSISTANCE PROGRAM,
PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/
STATE INFORMATION HOTLINE**

NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF HEALTH &
SENIOR SERVICES
DIVISION OF AGING & COMMUNITY SERVICES**

P.O. Box 807

Trenton, NJ 08625-0807

1.800.792.8820

(toll-free for NJ residents only)

**NEW JERSEY DEPARTMENT OF HUMAN SERVICES
DIVISION OF DISABILITY SERVICES**

222 South Warren Street

P.O. Box 700

Trenton, NJ 08625-0700

1.888.285.3036 (toll-free)

609.292.7800

609.292.1210 (TDD)

www.state.nj.us/humanservices/dds

For more information or additional copies please contact New Jersey EASE (Easy Access Single Entry), toll-free at 1.877.222.3737, the State's Senior Services Helpline at 1.800.792.8820 (out of state callers: 1.877.222.3737), or visit the NJ Department of Health and Senior Services Website at www.state.nj.us/health/seniors.htm.

State of New Jersey | Richard J. Codey, Acting Governor
Department of Health and Senior Services | Fred M. Jacobs,
M.D., J.D., Commissioner

**Department of Health and Senior Services Division of Aging and
Community Services**

P.O. Box 807 Trenton, NJ 08625-0807

